



# Vacham

*The Janaki Foundation Newsletter*

**Volume 5**

**Issue 5**

**March 2006**

*“Does the right question  
changes the course of  
direction.....*

*Or the right answer?”*

The answer to every query, every issue, every challenge lies in itself. And every human being with the power of reason has the capacity to find the answer within the release of voice of reason, integrity and speak out.

The first step towards finding an answer is asking the question; and the question we asked ourselves in August 2000 was “How can we help the underprivileged so that they would not need any help anymore.”

The answer we found lay in the question “we can facilitate and teach them to be self sustaining.” And the process was illustrated by Ms. Budhani Majhiyan, one of our beneficiary -

“Tell me, and I will forget  
Show me, and I may remember  
Involve me, and I will understand”.....

The Journey Continues.....

Dear Friends,

This year has been another milestone for JF...

In partnership with the government, as well as leading national and international agencies and NGO's, we have successfully implemented developmental programmes in our operational area at district Saraikela Kharsawan, aiming to reach out the whole of the Jharkhand.

We will remember year 2005 celebrating our 5th year of operation on August 16, and how we helped not only the underserved, marginalized and needy mother and child, but also how we built foundations for lasting change for them and many more..

In Saraikela Kharsawan, for example we will remember how JF worked with community health officials to immunize thousands of mothers and new born against tetanus and other water borne diseases, a common but easily preventable cause of maternal and new born death. And how villagers from Srirampur to Murgaguttu in Gamaharia worked with us to provide their children with an education, using our Adult literacy program and how thousands more women were able to begin or expand small businesses to help provide for their children and family through a successful micro finance activities.

In Jamshedpur, Loyola school and its many volunteers will remember partnering in JF creative skill enhancement program wherein they participated in drawing and painting competition to develop a visual imprint of their thoughts on environment, health and related community development initiatives.

Finally we will remember FY 2005 – 2006 as a year of mobilizing citizens around the state to participate in our advocacy efforts and increase our government's support for the urgent protection needs of women and children at Gamaharia Block of district Saraikela Kharsawan in Jharkhand.

As we move into another year of challenges and achievements, we thank you for your continued involvement and support and look forward to working together for even greater impacts and lasting positive change for the unserved and underserved habitations, marginalized and poor.

Arun K. Tiwari  
Chief Executive Officer

Ram Bhushan  
Field Coordinator

## About the Institute

The Janaki Foundation (JF) is a registered not-for-profit organization engaged in social and economic empowerment of the poor and underprivileged. JF develops and executes its programmes towards this goal through a fully participatory and consultative process involving all stakeholders. This Foundation has access to cutting edge intellectual resources that enables it to articulate its programme strategies and models directed at empowering the poor both economically and socially. JF is selective on projects, as it believes in thorough utilization of its resources and expertise. The Foundation is in the process of developing an information bank focused on empowerment issues that can be accessed by the development community. The mission of the Foundation is "We endeavour to facilitate the poor and underprivileged to help themselves"

## Results For Serving The Marginalized And Poor By JF During FY 2005- 06

*Listening to voices from field in Jharkhand...*

In partnership with the community leaders, local organizations, district, state and national governments and international agencies, JF moved ahead on its mission of creating lasting, positive changes in the lives of more than thousand underserved women, children and families in need.

### **Highlights include:**

**Grass roots advocacy helped create lasting change for children and women at village Shankarpur in Saraikela Kharsawan:** More than 100 youths joined to further the village development agenda of reduction of child labour at brick kilns and construction of a pucca road and anicut for the promotion of agriculture. They met the Block Development Officer and the District Commissioner and urged them to fulfill the development agenda of the village.

**2. Improving literacy levels for Saraikela Kharsawan underserved and marginalized women and children:** Adult mentors and tutors, trained by the JF shiksha samiti provided literacy and support programs to help children who are struggling in school. Adult literacy program aimed at making the mothers literate through various participatory teaching methodologies.

**3. Positive results for more children and their mothers worldwide:** JF improved immunization service delivery for over 5000 primary school students in Gamaharia Block with a total of 50 village schools. In close coordination with the Dept. of Health and Family Welfare, Govt. of Jharkhand, children were immunized against life threatening measles, polio, tuberculosis, diphtheria and tetanus. During the year, JF gave more than 1000 women in Gamaharia Block access to micro credit, taking ahead the micro finance and micro enterprise development program to the next level.

**4. Record Growth and record change for financial systems:** JF reached fiscal and efficiency milestones in FY 2005 - 06. Lower administrative costs translated into the highest ratio of agency expenditures till date. 90% of the funds going to program services. This has enabled us to increase our beneficial impact on more than 1000 women, children and families.

**5. Needs Assessments on Targeted Intervention's for HIV/AIDS prevention and support:** Many more communities were surveyed and needs assessed in an attempt to initiate prevention activities against HIV infection and isolation and safe guard the well-being of orphans and vulnerable children left behind.

### **The Commitment of Many**

For more than 05 years, JF has been an independent force for change in the lives of marginalized and poor at district Saraikela Kharsawan in need, making JF possible for them to grow up healthy, safe and be prepared for a better future with the trust and support of the community, volunteers, friends and well-wishers. We have accomplished much but we have never lost sight of the goal of increasing our impact and efficiency and reaching even more women, children and families for a greater impact.

### **There are many reasons for JF's success:**

a. **Governing Board;** a body of exceptional individuals from major international corporations and non profit institutions, which guides the organization and takes fiscal responsibility for its actions.

b. **Financial Experts**; the respected firm of Sushil Goyal and Associates with due recognition and support of Shri. Bipin Ranjan at conducting internal and external audits to attest our fiscal integrity.

c. **Operations Management**; to reduce fund raising and administrative expenses and increase ratio of funds going to programs that benefit the marginalized and poor at Saraikela Kharsawan in Jharkhand, currently at an all time high of 90%.

d. **Dedicated Advocates**; including a growing roster of distinguished personalities, such as Arvind K, Satya P. Pandey, Neeraj Singh, Dr. Sanjay Kumar who have brought our message eloquently through the media and before the district administration.

e. **Philanthropic Foundations**; committed to helping for the cause of marginalized and poor, such as TCS, FPAI etc whose generosity and respect for our work have translated into life saving initiatives on an enormous scale.

f. **Donors and Sponsors**; Both individual and business entities, whose compassion for the cause of underserved mother and child and confidence in on responsible use of resources enable JF to efficiently deliver health care, education and economic opportunities where the need is greatest.

g. **Professional staff**, with top credentials in the fields of micro finance and community development, who design and implement quality programs for the well-being and protection of children.

h. **Monitoring and Evaluation** systems to ensure program efficacy and accountability.

i. The **beneficiary themselves**, who are not only target beneficiaries but also partners, along with their families of community volunteers, in helping determine the programs that best their needs.



[www.thejanakifoundation.org](http://www.thejanakifoundation.org)

## Changing the Future Together.....

Underprivileged children at our project area are living longer and healthier lives today than they did only a few years ago. In just the past 05 years, the death rate of children under 5 has declined by 50%. During the early 2000's, polio cases were reduced by 99% and deaths from tetanus and measles were reduced by 50% and 40% respectively. Maternal malnutrition is a major cause for concern in the area. Around 3/4th of women suffer from anemia, which is much higher than the national average (52%). Sepsis among the new born is one of the major causes of newborn death which occur due to unsafe delivery. Despite government efforts, still a large portion of population (76%) of Gamaharia Block is depending on home based delivery which has led to many of these childhood fatalities.

The struggle for survival is further complicated by the devastating spread of HIV/AIDS. Due to high Poverty levels, absence of employment opportunities and subsequent economic pressures out-migration in search of livelihoods is high in the area. Presence of large small scale industries coupled with low literacy level and poor socio-economic status of women make them more vulnerable to HIV.

Even with these daunting details, JF is transforming the lives of mother and children in Saraikela Kharsawan. We know from experience that children's survival is inextricably linked to the survival and well-being of mothers, and that lasting change is possible only when societies provide women with access to certain basic resources: health care, education and income-earning opportunities. Our goal for mothers and children is to establish effective, self-sustaining methods for communities and governments to provide these essential resources.

## Research and Development

JF conducted in-depth Research on two thematic issues namely Behaviour change and communication and Micro Finance and Micro Enterprise development during the year. The exercise helped JF understand the issues in detail and institutionalize the findings at its development interventions. A brief of the two thematic issues studied are as follows:

**a). Behavior Change Communication (BCC) – a Multi - Sector Approach to Development :**

Behavior Change Communication (BCC) is a multi-level tool for promoting and sustaining risk-reducing behavior change in individuals and communities by distributing tailored messages in a variety of communication channels.

Or we can say, BCC is a process of working with individuals, communities and societies to:

- a). develop communication strategies to promote positive behaviors which are appropriate to their settings; and
- b). provide a supportive environment which will enable people to initiate and sustain positive behaviors.

A BCC strategy that is woven into the overall program and based on sound formative assessment can influence community discussion, social norms, and – when services and commodities are in place – individual and community behavior. Those who plan and implement any program should develop strategic approaches that view BCC not as a collection of different, isolated communication tactics, but as a framework of linked approaches that function as part of an integrated, ongoing process.

**b). Setting Standards for Good Practice Micro Enterprise for Women”**

Research on the said theme provided JF with a clear understanding on the issues related to Micro-Finance and Micro Enterprise Development and the key poverty alleviation strategies to enable poor women and men to cope with the adverse economic and social impacts of structural adjustment policies and globalization. The provisions of broad range of financial services such as deposits, loans, payment services, money transfers, insurance to poor and low-income households and their micro enterprises were also dealt with in detail.

The exercise aimed to clarify the above mentioned issues within the context of gender mainstreaming and setting up standards for good practice micro enterprise for women. The objective being to facilitate the adoption of practices that enables good management, reporting, governance and transparency within the micro finance sectoral interventions.

The Janaki Foundation believes in a participatory approach to safeguard the interests of all stakeholders of microfinance. Consequently the process of development and establishment of Standards requires a collaborative working on the following parameters.

- Listing and Defining Minimum Financial Performance Standards
- Refinement of Operational Manual for Financial Performance Standards
- Training-cum-Dissemination Workshop on Financial Performance Standards
- Developing Standards for SHGs
- Developing Good Governance Practices for MFIs

As part of its future strategy, The Janaki Foundation looks forward to integrate the above-mentioned standards as norms for service delivery in its micro finance interventions across geographic and programmatic escalations. This effort would be further augmented to investigate over time more rigorous best practices, document them and have it disseminated across for enhanced learning.

**Every Mother Should Be Able To Support Her Family : Micro Finance and Micro Enterprise Development**

Every mother wants her children to be healthy and find success in life. But for women of Gamaharia Block of Saraikela Kharsawan who work by on less than a Rs. 50/= per day; just feeding their family is a daily struggle. Health care and education are beyond their reach, and without them, their children are trapped in the cycle of poverty.

JF helps some of the very poorest women improve their situation by creating or partnering with existing local micro finance institutions to create a program of viable economic opportunities. SHG's provide a platform for the mothers/women of the target community to collectively guarantee the loans of each individual member and help her to earn an income from a small business of her own. Nearing 1000 households in district Saraikela Kharsawan benefit through this programme.

**Self Help Groups women participate in BASANT SARAS Mela at Patna, Bihar.**

To elevate the skills of rural artisans, the self help groups and to boost village economy at its program intervention villages, JF participated in BASANT SARAS – 2005 mela at PATNA during the first quarter of April 2005. SARAS is an exhibition of rural products and was organized jointly by the ministry of Rural Development, State Bank of India in co-ordination with PRAYAS, Delhi. Over 400 products of 70 self help groups (SHG's) from JF program intervention villages were exhibited and marketed. The initiative helped in giving a fillip to the confidence and enthusiasm of SHG members and the team at JF who deal with the micro finance and micro enterprise development program.

Mela's such as this provided SHG's a platform not only for direct sales or rural markets but also gave exposure to rural artisans / entrepreneurs to various aspects of marketing / entrepreneurs to various aspects of marketing, and developing linkages with various other markets.



The Janaki Foundation through this initiative took a step ahead towards supporting self-employment opportunities, poverty alleviation initiatives and catering to its mission ideal of facilitating the poor and marginalized to help themselves.

**Every Mother Needs Access To Health Care For Herself And Her Children: Health Initiatives...**

As children's primary care-givers and managers of the family well-being, women play a crucial role in the health and stability of their community, but for women who live in poverty and have limited access to health care, pregnancy and child birth are often life threatening experiences. And when mother's die giving birth, their infants are 3 to 10 times more

likely to die as well, usually before their 2nd birthday.

In Saraikela Kharsawan, where more than 3 quarters of the women give birth alone and without any medical assistance, childbirth carries a serious risk of infection and other life - threatening complications.

JF has facilitated in reducing the risks for women and young girls by providing voluntary family planning to delay or space births at longer, healthier intervals; pre-natal care that includes nutrition counseling and vitamin supplementation; and immunization against tetanus, one of the most common causes of new born mortality. The efforts also aimed at making sure husbands and other community members know what to do when an emergency arises so as to reduce complications for both the mothers and their infants.

The efforts were coordinated in close partnership with the department of health and FW, village health workers and community members through the catch up programme.

**JF participates in Water and Sanitation Program at Block Gamaharia in District Saraikela Kharsawan in the state of Jharkhand.**

Adequate safe drinking water and sanitation facilities are essential for leading a healthy life. Consumption of unsafe drinking water, improper disposal of human excreta, improper environmental sanitation and lack of personal and food hygiene have been major causes of many diseases in the district Saraikela Kharsawan region. To address to the said concern, JF partnered with the public health engineering department of the Govt. of Jharkhand under the aegis of Total Sanitation Campaign (TSC) to raise awareness among the rural populace at Gamaharia Block in Saraikela Kharsawan District on sanitation facilities and rural water supply.

The Programme implementation focus is on community-led and people-centered initiatives. The efforts has been streamlined to increase awareness and demand generation for sanitary facilities.

The physical roll out received an impetus wherein individual beneficiaries chose from a variety of options for their household latrines. These efforts gave poor and disadvantaged families opportunity for subsequent up-gradation depending upon their requirements and financial position. To have the same streamlined, sanitary latrines pans were supplied to all production centers for an effective execution in the district.

**Catch up Initiative and Pulse Polio Campaign: Two drops of life that won hearts over**

JF collaborated with the department of health and family welfare to organize the catch up Round and the pulse polio campaign.

A large number of children aged between 0-5 years were administered anti-polio drops by the employees of the JF, health department and the village volunteers at different booths created specially for the purpose in the city. The response to the campaign was overwhelming as parents and guardians of small children waiting for their turn in all JF managed polio centres in Adityapur that were set up for this purpose. Observers were also appointed to monitor the administering of the polio drops.

Battling with superstitions, coaxing reluctant mothers and roping in celebrities - Pulse Polio programme has done it all...

Whether it is Amitabh Bachchan passionately campaigning for 'do boond zindagi ke' or an Anganwadi worker with support from the JF field staff and volunteers vehemently coaxing a resistant family to administer the vaccine or the full-fledged government support and dedication to the cause, Pulse Polio programme has been a winning battle for the government. The only mission and the target being to wipe off every visible trace of the deadly virus in the program area i.e., 'Mission 0'.

**BIGGEST HURDLE**

Overcoming resistance among people in the rural areas has been the biggest obstacle and success story of the programme. JF through its community mobilization initiatives in the block has rightly succumbed the situation. "Also, having celebrity

ambassadors such as Amitabh Bachchan, Sachin Tendulkar and Aishwarya Rai has helped," says Ms. Subhadra, JF Field Executive. "There has been a definite fall in resistance in the area after Amitabh endorsed the programme," he adds.

Nevertheless, the fact cannot be denied that the large-scale success of the programme owes to the co-ordinated efforts among all functionaries of the district and state level, and the community at large.

**Jharkhand Regional TB/HIV co-infection education stakeholders consultation workshop. Jamshedpur, Jharkhand.**

On December 14, 2005, A Satellite Meeting was organized by The Janaki Foundation and VHAJ in support from tbACTION and technical collaboration with the Jharkhand State TB Cell for the districts of Saraikela Kharsawan, East Singhbhum and West Singhbhum. The objective of the workshop was to achieve awareness that TB is a priority problem for health, social and economic sectors with a cost-effective solution and to expand partnership for a broader, intersectoral response and mobilisation of necessary human and financial resources. The effort aimed at achieving technical consensus and improve coordination among TB specialists, health leaders, donors, NGOs, and government.



Presenters and moderators were drawn from government and public health agencies, and groups with successful histories of community mobilization and advocacy. The Outcome of the workshop was that 4 NGO's and 2 PP's were interested in participating with the RNTCP.

The workshop included presentations on tuberculosis epidemiology, natural history, and treatment; HIV disease and treatment; strategies

for coordinating TB and HIV medical care and services; and community mobilization models and strategies. Interactive discussions led to a series of question answer sessions on issues related to opportunities and challenges in addressing TB/HIV co-infection.

**Every Child needs protection from the devastating impact of HIV/AIDS: Orientation on HIV/AIDS**

With the growing implementation experience JF realized that the youngest of those affected with the HIV disease are new born, who may be infected from their mothers during pregnancy, child birth or breast feeding. Adolescents, who are extremely vulnerable, now make up the longest and fastest growing group of those newly infected.

To help prevent/reduce the growing menace of the disease **JF helps the partner communities in many ways:** During the regular meeting of teacher's and the Self Help Groups efforts have been geared up to increase greater awareness about the deadly disease of HIV & AIDS, making prevention services more available to those who need it most, and helping people to overcome social and cultural challenges and better protect themselves. As a level 01 emphasis on behaviour change, information about the disease and its probable impacts are referred and discussed.

**Training and Development**

**Village Motivators Training on Total Sanitation Campaign**

Adequate safe drinking water and sanitation facilities are essential for leading a healthy life. Consumption of unsafe drinking water, improper disposal of human excreta, improper environmental sanitation and lack of personal and food hygiene have been major causes of many diseases in the region. JF partnered with the Central Rural Sanitation Programme (CRSP) to improve standards of sanitation of the rural people apart from providing privacy and dignity to women.

To have a synergistic interaction between the stakeholders and Government agencies, a 04 day (July 31, 2005 till August 03, 2005) residential capacity building session was organized at Gamaharia Block in Jamshedpur.

During the course of the workshop, sessions were focused on need for construction of Individual Household Latrines (IHLs), Community Sanitary Complex, Women Sanitary Complex, School Sanitation and Hygiene Education etc.



**Tailoring Training**

To reach large number of illiterate, less educated, unskilled or semi-skilled youths (male and female) and to train them in different market oriented trades so that they are enabled to become either employed or self-employed and eventually self reliant, JF organized the training camp to provide skilled labor to the local economy and in the manner assist society in the reconstruction and rehabilitation of the work force for future challenges of gradual development of economy, community and open market competition.

In JF program, women are trained as tailors only, because it has proved to be very difficult to offer vocational training to tribal women to see the opportunities for employment. Many women and their families consider practical training more important than formal education as it enables them to save household expenses by sewing their own clothes and those of their children. This also aids them to earn additional income by working on commission.

More than 100 women and Men underwent the training and benefited from the program. Successful trainees were awarded with a certificate of completion with some tools and raw material.

**Machine Knitting**

As part of employment generation vocational training program, JF in collaboration with the district administration organized the machine knitting program. The program aimed at orienting women towards knitting so that it

would further help in supplementing avenues for livelihood, related capacity building and self sufficiency.

### Every Mother Needs A Basic Education And Skills To Lead A Successful Life: Education Initiatives..

It remains an undeniable truth that education paves the path to a better future. In relation to the same, JF's Adult Literacy Program reached second phase of implementation in villages Srirampur, Saldih and Kalikapur at Gamaharia Block. The project is being carried out in support from TCS and aims at creating an initial knowledge base of current out-of-school initiatives focused on skills training among adult populations. The attempt is more on providing opportunities for informal ICT based models of learning in culturally-sensitive, real-world context, unlike the school environment.

### Donate for a Cause

The Janaki Foundation is a zero overhead organization where we do not use any part of donations to cover administrative expenses. This means 100% of all donations go directly to support the mission objectives of facilitating the poor, underserved and marginalized women and children to support themselves. **JF is registered under Section 80G of the Income Tax Act and all donations to JF are tax deductible.**

Please note that by donating JF, you choose your cause and we enable you to choose the impact of your cause. ***Your contribution reaches the beneficiary and you receive a detailed feedback on how your money is utilized. You Save on Tax while you do a good deed.*** JF is run by professionals who've chosen to make a difference.

### Education

Sponsor education for 1 child for 1 year and develop correspondence and interaction with a special child @ Rs. 6500/=

*(Travel and Conveyance expenses = 600, Books & Stationery = 750, School Fee = 1,400, Uniform & Clothing (2 pairs) = 1,500, Nutritional Food = 2,250)*

Educate 25 totally illiterate women and children: 12,640/=

*(Faculty Fee, Salary etc = 5,528, Infrastructural such as Rental, Electricity etc = 168, Promotional costs = 3,150,*

*Reading / Writing Material, Stationery etc = 650, Administrative and feed back costs = 3,144)*

Sponsor a teacher's stipend for adult literacy classes @ 7200/= per year.

Sponsor a study class for 01 year @ 11200/=  
*(Study class teacher@600/month = 7200, helper@250/month = 3000, blackboard = 650, textbooks = 200, Register, chalks etc = 150)*

### Self Help Groups (Micro Finance and Micro Enterprise Development)

Sponsor savings and credit training for 25 SHG Leaders @ 6500

*(Training Material @ 1250, food for 25@30/day = 750, Travel = 1500, Honorarium to Resource Persons @ Rs. 500x2x3=3000)*

### Health

Sponsor a rural eye camp: 5,300/=

*(Camp announcement & publicity - Banner & handbills = 1000, Food Expenses for camp doctors, attendants & officials from JF = 1,050, Conveyance of cataract patients to eye hospitals (twice) = 1,500, Transportation of patients from villages to camp site = 1,750)*

Sponsor a health check up for Pregnant and Lactating Women = 3500/=

*(Faculty charges for LMOs = 700, Lab Test = 550, Transport = 1000, Drugs and medicines - (iron syrup, calcium, B-complex and deworming tablets) = 1,250)*

Help a malnourished child = 2000

*(Payment for anganwadi worker to supervise and monitor the child for 4 months = 150, Drugs and medicines (iron syrup, calcium, B-complex and deworming tablets) = 650, Food supplements like eggs, fruits, cereals and high protein food = 1,200)*

• I do not want to support an activity, but would like to make a general contribution of Rs.....

**JF does not accept Cash Donations. Please make your cheque / DD in favour of The Janaki Foundation, payable at Jamshedpur. Mail it to JF office to enable us to send you the receipt.**

Thank you for making a difference.